

## **Student Travel / Accident Insurance** CSU Dominguez Hills

Field study, internships and other off-site activities play an important part in every student's learning experience. In the event that a student should suffer from an injury or accident, CSU system carries student travel accident insurance for such occurrences. This coverage is extended only when expenses are not provided under another health care plan and is intended to supplement coverage under other health care plans the student carries.

**Eligibility:** Any CSUDH student, including students enrolled only in Extended Education program of CSU Dominguez Hills

**Hazards Insured against:** Injuries to the insured while:

- Away from campus
- Travelling to and from, or participation in a school sponsored activity

**A school-sponsored activity**, for the purposes of this policy, is defined as:

- A mandatory part of a course requirement; or
- Sponsored by a University auxiliary organization (including but not limited to Associated Student associations) or other recognized student organization or club; and
- Includes travel to or from intercollegiate athletic events away from campus, but does not include participation in such events

**Coverage and Benefits:**

- Accidental loss of life, limb, sight or hearing: Up to \$10,000 if bodily injuries result in death, dismemberment or loss of sight or hearing within one year from the date of the accident covered in the policy. If more than one such loss is sustained as a result of any one accident, only the largest amount will be paid.
- Medical Expenses: Up to \$10,000 for medical services, including stays in a hospital, medial or surgical treatment by a doctor, and services of licensed or

graduate nurses which are needed as a direct result of the injury within one year of the accident. This policy will pay for the cost of dental care needed as a direct result of injury to or loss of natural teeth but excludes x-rays, incurred within one year of the accident.

**Exclusions:** No benefits will be paid for a loss resulting from the cost of medical services or treatment given by person employed or retained by the CSU or any bacterial infection that was not caused by an accidental cut, wound or food poisoning.